

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

KEVIN G. MICKENS

Debtor(s)

Case No. 17-21704CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/25/2017.
- 2) The plan was confirmed on 09/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/04/2020, 04/16/2021, 07/16/2021, 03/11/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2021, 12/31/2021.
- 5) The case was completed on 06/04/2024.
- 6) Number of months from filing or conversion to last payment: 85.
- 7) Number of months case was pending: 89.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,283.00.
- 10) Amount of unsecured claims discharged without full payment: \$3,363.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$90,173.94
Less amount refunded to debtor	\$1,215.80

**NET RECEIPTS:** **\$88,958.14**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$4,283.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,093.54**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
ASPIRE RESOURCES INC	Unsecured	0.00	NA	NA	0.00	0.00
CITY AND SCHOOL DISTRICT OF PIT	Priority	NA	1,725.68	1,725.68	1,725.68	0.00
COURT OF COMMON PLEAS - ALLEG	Priority	8,331.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	350.00	501.18	501.18	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,863.00	6,963.85	6,963.85	6,963.85	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,810.49	1,810.49	0.00	0.00
KSA SERVICING++	Unsecured	0.00	NA	NA	0.00	0.00
KSA SERVICING++	Unsecured	0.00	NA	NA	0.00	0.00
MORTGAGE SERVICE CENTER	Unsecured	0.00	NA	NA	0.00	0.00
NOVAK BERKOWITZ AND ROSENBU	Unsecured	125.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	563.33	563.33	563.33	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	27.97	27.97	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	350.00	664.04	664.04	0.00	0.00
PHH MORTGAGE (*)	Secured	0.00	16,152.20	0.00	0.00	0.00
PHH MORTGAGE (*)	Secured	135,942.00	135,941.36	6,571.85	6,571.85	0.00
PHH MORTGAGE (*)	Secured	0.00	0.00	12,098.55	12,098.55	0.00
PHH MORTGAGE (*)	Priority	0.00	950.00	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	NA	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	134,411.18	0.00	51,941.34	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	109.60	109.60	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	152,913.00	174,362.57	174,362.57	0.00	0.00
VERIZON++	Unsecured	125.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$18,670.40	\$70,611.74	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,670.40</b>	<b>\$70,611.74</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,252.86	\$9,252.86	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,252.86</b>	<b>\$9,252.86</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$177,475.85</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,093.54</u>	
Disbursements to Creditors	<u>\$79,864.60</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$88,958.14</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2024

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.